INFORMATION DISCLOSURE CITATION

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Docket Number (Optional)	Application Number
09/873,864	NFRK-001
Applicant(s)	
Herman et al.	
Filing Date	**Group Art Unit**
June 4, 2001	2161

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
RP		5,806,042A	9/8/98	Kelly et al.	705	4	
RP		4,750,121A	6/7/88	Halley et al.	705	35	
RP		6,138,102	10/24/00	Hinckley, Jr.	705	4	
RP		5,966,693	10/12/99	Burgess	705	4	

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FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation YES	Translation NO

OTHER DOCUMENTS *(Including Author, Title, Date, Pertinent Pages, Etc.)*

RP	N1	Holmwood et al., An Innovative Alternative for Funding Life Insurance Premiums, Trusts & Estates, vol. 139, no. 2, pp 22-23, paragraphs 2-3, February 2000

EXAMINER	DATE CONSIDERED
Rachel Porter	12/10/03

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.